ABSTRACT OF THE DISCLOSURE

A bottom unit including a bottom unit semiconductor chip is mounted to a circuit board and one or more top elements such as packaged semiconductor chips are mounted to Both mounting operations can be performed the bottom unit. using the same techniques as commonly employed for mounting components to a circuit board. Ordinary packaged chips can be employed as the top elements, thereby reducing the cost of the assembly and allowing customization of the assembly by selecting packaged chips. The assembly achieves benefits similar to those obtained with a preassembled stacked chip unit, but without the expense of special handling of the bare dies included in the packaged chips. 449096_1.DOC